

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT of MISSOURI

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/28/13. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. **Creditors—Do not file this notice in connection with any proof of claim you submit to the court.**

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert L. Crowe 5102 N. 10th St Ozark, MO 65721	Catherine M. Crowe 5102 N. 10th St Ozark, MO 65721
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Case Number: 13-60849-abf7	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-2910 xxx-xx-3041
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Attorney for Debtor(s) (name and address): Nicole L. Greeson Smith Montgomery & Associates 3444 S. Campbell Ave., Ste. O Springfield, MO 65807 Telephone number: 417-886-6500	Bankruptcy Trustee (name and address): Fred Charles Moon Moon & Moon, Attorneys at Law, P.C. 1441 East Primrose Street Springfield, MO 65804 Telephone number: 417-862-3735
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Meeting of Creditors

Date: **July 12, 2013**

Time: **08:00 AM**

Location: **Bankruptcy Courtroom, 222 North John Q. Hammons Parkway, Springfield, MO 65806**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 9/10/13

Deadline to Object to Exemptions:

30 days after the conclusion of the meeting of creditors or within 30 days of any amendment to the list or supplemental schedules, unless as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Bankruptcy Clerk's Office: www.mow.uscourts.gov

400 E. 9th Street, Room 1510

Kansas City, MO 64106

Telephone Number: 816-512-1800

VCIS Number toll free: 866-222-8029

For the Court:

Court Executive:
Ann Thompson

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 5/28/13

The trustee may give notice at the meeting of his intent to abandon property unless objections are filed within 14 days.

Creditors with a security interest in the property must provide evidence of perfection to the trustee prior to this meeting.

Pursuant to 11 USC § 727 (a)(12), creditors and parties in interest seeking to delay or postpone debtor(s)' discharge on grounds that 11 USC § 522 (q)(1) may be applicable to debtor(s) or that a proceeding is pending in which the debtor(s) may be found guilty of a felony as described in 11 USC § 522 (q)(1)(A) or may be liable for a debt as described in 11 USC § 522 (q)(1)(B) must file a motion to delay or postpone such discharge prior to the last day to object to the discharge, as set out above. If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access.

To obtain a claim form go to: http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Current/B_010.pdf

EXPLANATIONS

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
-- Refer to Other Side for Important Deadlines and Notices --	

In re:
Robert L. Crowe
Catherine M. Crowe
Debtors

Case No. 13-60849-abf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0866-6

User: kostrowr
Form ID: b9a

Page 1 of 3
Total Noticed: 39

Date Rcvd: May 28, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2013.

db/jdb +Robert L. Crowe, Catherine M. Crowe, 5102 N. 10th St, Ozark, MO 65721-9176
tr +Fred Charles Moon, Moon & Moon, Attorneys at Law, P.C., 1441 East Primrose Street, Springfield, MO 65804-4289
14810968 +Bank Of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley CA 93062-5170
14810969 +Brachfield Law Group, 880 Apollo Street, Suite 155, El Segundo CA 90245-4783
14810971 +Capital One, 26525 N Riverwoods Blvd, Mettawa IL 60045-3438
14810973 +Capital One/HSBC, 26525 N Riverwoods Blvd, Mettawa IL 60045-3438
14810983 +Gamache & Myers, 1000 Camera Ave, Ste A, Saint Louis MO 63126-1037
14810985 +Hollywood Resorts Co, 3015 N Ocean Blvd Ste 12, Fort Lauderdale FL 33308-7335
14810990 +Hscb/nautl, Attention: Bankruptcy, Po Box 15213, Carol Stream IL 60197-0000
14810996 +Star, PO Box 37207, Boone IA 50037-0207
14811000 +Wells Fargo, PO Box 14487, Des Moines IA 50306-3487

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: nikkigreeson@smithmontgomery.com May 28 2013 23:37:02 Nicole L. Greeson,
Smith Montgomery & Associates, 3444 S. Campbell Ave., Ste. O, Springfield, MO 65807
smg E-mail/Text: ecfnotices@dor.mo.gov May 28 2013 23:37:41 Missouri Department of Revenue,
General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475
14810966 +EDI: GMACFS.COM May 28 2013 23:38:00 Ally Financial, 200 Renaissance Ctr,
Detroit MI 48243-1300
14810967 +EDI: BANKAMER.COM May 28 2013 23:38:00 Bank Of America, Attention: Recovery Department,
4161 Piedmont Pkwy., Greensboro NC 27410-8110
14810970 +EDI: CAPITALONE.COM May 28 2013 23:38:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
Po Box 30285, Salt Lake City UT 84130-0285
14810972 EDI: CAPITALONE.COM May 28 2013 23:38:00 Capital One, PO Box 60599,
City Of Industry CA 91716-0599
14810974 +EDI: CHASE.COM May 28 2013 23:38:00 Chase Bank One, P.O.Box 15298,
Wilmington DE 19850-5298
14810977 +EDI: CHASE.COM May 28 2013 23:38:00 Chase Bank Usa, Na, 201 N. Walnut St//Del-1027,
Wilmington DE 19801-2920
14810975 +EDI: CHASE.COM May 28 2013 23:38:00 Chase Bank Usa, Na, P.o. Box 15298,
Wilmington DE 19850-5298
14810978 +EDI: RESURGENT.COM May 28 2013 23:38:00 Chase Usa Heritage First Usa, c/o Lvnv Funding Llc,
P.o. Box 10584, Greenville SC 29603-0584
14810979 +EDI: CHASE.COM May 28 2013 23:38:00 Chase/circuit City, Po Box 15298,
Wilmington DE 19850-5298
14810980 +E-mail/Text: bankruptcy@commercebank.com May 28 2013 23:37:57 Commerce Bank Kansas,
Po Box 419248 Krec-10, Kansas City MO 64141-6248
14810981 +EDI: RCSFNBMARIN.COM May 28 2013 23:38:00 Credit One, PO Box 60500,
City of Industry CA 91716-0500
14810982 +EDI: RCSFNBMARIN.COM May 28 2013 23:38:00 Credit One Bank, Po Box 98873,
Las Vegas NV 89193-8873
14810984 +EDI: RMSC.COM May 28 2013 23:38:00 Gemb/JC Penny, Attention: Bankruptcy, Po Box 103104,
Roswell GA 30076-9104
14810987 +EDI: HFC.COM May 28 2013 23:38:00 HSBC Card, Dept 7680, Carol Stream IL 60116-0001
14810988 +EDI: HFC.COM May 28 2013 23:38:00 HSBC Card Services, PO Box 5222,
Carol Stream IL 60197-5222
14810989 +EDI: HFC.COM May 28 2013 23:38:00 HSBC/Menards, Attn: Bankruptcy, Pob 5263,
Carol Stream IL 60197-5263
14810986 +EDI: HFC.COM May 28 2013 23:38:00 Hsbc Bank, Po Box 5253, Carol Stream IL 60197-5253
14810991 EDI: CBSKOHLS.COM May 28 2013 23:38:00 Kohls, PO Box 2983, Milwaukee WI 53201-2983
14810992 +EDI: CBSKOHLS.COM May 28 2013 23:38:00 Kohls/capital One, N56 W 17000 Ridgewood Dr,
Menomonee Falls WI 53051-5660
14810993 EDI: RESURGENT.COM May 28 2013 23:38:00 Lvnv Funding, Resurgent Capital Services,
PO Box 10587, Greenville SC 29603-0587
14810994 +EDI: TSYS2.COM May 28 2013 23:38:00 Macy's, P.O. Box 183083, Columbus OH 43218-3083
14810995 EDI: TSYS2.COM May 28 2013 23:38:00 Macy's/dsnb, 911 Duke Blvd, Mason OH 45040-0000
14810997 +EDI: PRA.COM May 28 2013 23:38:00 U.S. Bank National Association, c/o Portfolio Recovery,
Attn: Bankruptcy, Po Box 41067, Norfolk VA 23541-1067
14810998 +EDI: USBANKARS.COM May 28 2013 23:38:00 US Bank, PO Box 790299, Saint Louis MO 63179-0299
14810999 EDI: RESURGENT.COM May 28 2013 23:38:00 Washington Mutual/Chase, c/o Lvnv Funding,
Resurgent Capital Services, PO Box 10587, Greenville SC 29603-0587
14811001 +EDI: WFFC.COM May 28 2013 23:38:00 Wf Fin Bank, Attention: Bankruptcy, Po Box 10438,
Des Moines IA 50306-0438

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0866-6

User: kostrowr
Form ID: b9a

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Total Noticed: 39

Date Rcvd: May 28, 2013

14810976* +Chase Bank Usa, Na, Po Box 15298, Wilmington DE 19850-5298

TOTALS: 0, * 1, ## 0

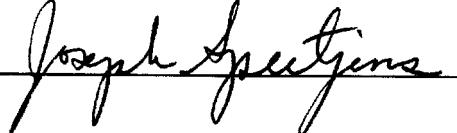
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2013

Signature:



District/off: 0866-6

User: kostrowr
Form ID: b9a

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Total Noticed: 39

Date Rcvd: May 28, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2013 at the address(es) listed below:

Fred Charles Moon FCMoon@Moon-Attorneys.com, MO08@ecfcbis.com
Nicole L. Greeson on behalf of Joint Debtor Catherine M. Crowe nikkigreeson@smithmontgomery.com
Nicole L. Greeson on behalf of Debtor Robert L. Crowe nikkigreeson@smithmontgomery.com
TOTAL: 3